

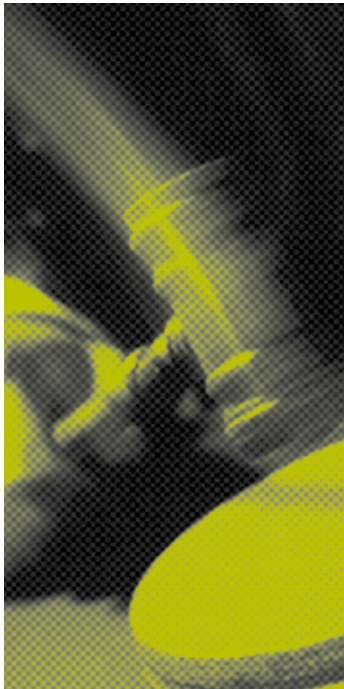
Improving the financial capability of offenders

A guide for Citizens Advice Bureaux and others



Ministry of
JUSTICE
National Offender
Management Service

cfeb consumer
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body



Introduction

This joint briefing has been put together by the Consumer Financial Education Body (CFEB), the National Offender Management Service (NOMS) and Citizens Advice with a view to highlighting the importance of working with offenders both within prison settings and in the community to help them understand financial matters and manage their finances better.

In this briefing, readers will learn more about what our organisations are doing to promote and deliver financial capability to offenders as part of our programmes of work and strategies. We will also provide examples of the range and types of work that are already underway in this field.

The cost of not equipping offenders with the knowledge, skills, advice and support to deal with their finances is great. The government is committed to developing and extending measures to prevent re-offending and to rehabilitate offenders. A key part of this is to help address offenders' debt, benefit and financial problems before they lead to a crisis. NOMS is taking the lead on working with partner organisations to ensure such support is available. In time there may be opportunities for Citizens Advice Bureaux and other advice agencies to seek funding – through NOMS or other public sector commissioning – to deliver some of these services.

We hope this briefing will be particularly useful for staff in Citizens Advice Bureaux to learn about other projects that fellow bureaux have been or are delivering, and which have been 'tried and tested'. Three projects in particular are highlighted in this briefing. Funded by NOMS and CFEB, these projects have been delivered by and/or benefited bureaux staff who work with offenders. Presented as case studies, this briefing outlines the activities they undertook as well as assessing how well each project met its aims and objectives. We also provide recommendations from which future projects can learn. This should help all bureaux when considering developing new or existing own financial capability projects in prisons or with offenders serving their sentence in the community.

The Policy Context

Introduction to the Criminal Justice System

The National Offender Management Service (NOMS) is an agency of the Ministry of Justice. NOMS is the system through which the government commissions and provides correctional services and interventions to protect the public and reduce re-offending. NOMS responsibilities include:

- protecting the public;
- transforming the way we punish and manage offenders;
- reducing re-offending; and
- cutting crime.

Responsibility for managing offenders is devolved to nine regional offices in England and one office in Wales. These regions are also responsible for commissioning prison and probation services. The English regional offices and the Welsh office are led by Directors of Offender Management (DOMs). These leaders are experts in the offending-related problems of their local area and are responsible for:

- commissioning services for their region; and
- coordinating regional and local partnerships.

NOMS' approach to reducing re-offending rates of ex-prisoners focuses on seven areas of work. These were developed from a report by the Social Exclusion Unit which was published in 2002 which identified the key reasons why many ex-prisoners go on to re-offend. These reasons include accommodation; skills and employment; health, drugs and alcohol; **finance, benefit and debt**; children, families and attitudes; and thinking and behaviour.

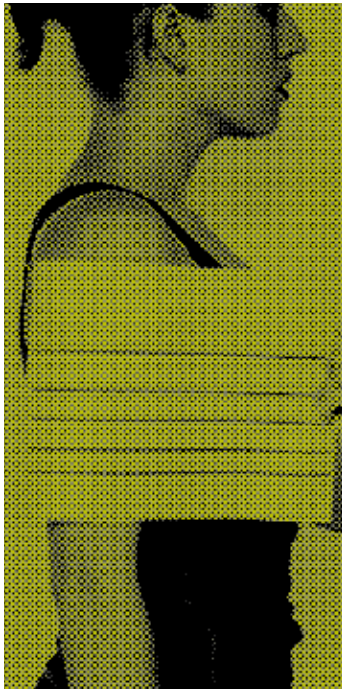
Our focus in this briefing is to highlight the importance of work on finance, benefit and debt, and to feature some of the work being undertaken in this area by our organisations.

Citizens Advice's Financial Capability strategy

One of Citizens Advice's key strategic objectives for the period 2010-2014 includes extending its services into generic financial advice, developing preventative work – including financial capability – and offering comprehensive and preventative money advice services across its whole network¹.

By developing preventative services provided by the Citizens Advice Bureaux and rolling them out nationally, Citizens Advice aims to focus on the biggest issues its bureaux deal with – debt and money.





In 2009-10, Citizens Advice Bureaux dealt with 2.4m debt problems. In just one quarter of the financial year, CAB money advisers helped people resolve financial problems worth over £400m of personal debt.

In the last year, 265 bureaux (68% of all bureaux in England and Wales), have been involved in delivering financial capability education to their communities, up from only 20% four years ago.

Citizens Advice's strategy aims to increase the capacity of bureaux to deal with debt and other money problems in order to prevent the financial problems faced by many people becoming major crises. This supports a wider focus encouraging local bureaux to work with more vulnerable groups such as offenders to meet their finance, benefit and debt needs.

In relation to offenders, Citizens Advice is clear that personal debt and other financial problems can be a cause of an individual offending in the first place, and such problems can severely exacerbate the risk of reoffending on release. Being able to manage debt and other financial problems during a prison sentence or upon release into the community could help to reduce re-offending.

Many bureaux are already working with local prisons and probation teams to provide advice to offenders and ex-offenders in these areas. Later, we will outline some of the programmes in operation. We will also highlight some of the rationale for bureaux to develop their work in this area given the importance of finance, benefit and debt advice within NOMS' work with offenders.

The National Strategy for Financial Capability

Consumer Financial Education Body (CFEB) has taken over the leadership of the *National Strategy for Financial Capability* from the Financial Services Authority (FSA). CFEB is an independent body, created in April 2010 by the Financial Services Act 2010. We are responsible for helping consumers understand financial matters and manage their finances better. We do this by providing impartial information, education and advice through a national financial advice service.

We provide free, impartial advice online and over the phone. We also offer face-to-face appointments in a number of priority areas across the UK, and from spring 2011 these will be available nationwide. Alongside this, we run strategic programmes that are targeted at helping people through critical stages and events in their lives. To reach people at the right time and in the right place, we deliver these programmes in partnership with industry, consumer groups, professional bodies, voluntary organisations, government and the media.

CFEB's programmes aim to equip people with a sense of financial control by giving them the tools and support to develop the skills, knowledge and confidence on financial matters that they can call on for the rest of their lives.

Research shows that there is a link between individuals having control of their finances and their psychological wellbeing.

In 2006, the FSA undertook a comprehensive baseline survey of the UK's financial capability. It looked at how well people in the UK make ends meet, keep track, plan ahead, choose products and stay informed about financial matters. The study revealed that large numbers of people are not taking basic steps to plan ahead, such as saving for their retirement or putting money aside for a rainy day. Of the 1.5 million people who said they were falling behind with bills or credit commitments, one in three said they had real financial problems. Almost three million more people (or two million households) said it was a constant struggle to keep up with commitments².

Other research has proven the link between financial capability and wellbeing³. Higher levels of financial incapability are associated with higher levels of mental stress. Other factors linked to financial incapability include lower rates of life satisfaction, and an increased likelihood of being anxious or depressed. Research shows that 72% of male and 70% of female sentenced prisoners suffer from at least two mental disorders, 14 and 35 times the level in the general population respectively⁴. It makes sense, then, to address financial issues which may be contributing to their poor mental wellbeing. In terms of preventative measures, the same research concludes that moving an individual from very low relative levels of financial capability to average levels increases their wellbeing by almost 6%. It also increases their reported life satisfaction by 2.4% and reduces the probability of an individual suffering a health problem related to anxiety or depression by 15%⁵.

NOMS, Citizens Advice and CFEB recognise that offenders represent a particularly vulnerable group in our society, and are more likely than others to face financial problems when entering prison and on release from it. That is why the FSA, and subsequently CFEB, has worked with NOMS to support projects that work directly with offenders, and with the prison and probation staff that support them. The intention behind this has been to assess how best to engage with, and improve the financial capability of offenders.

The Coalition Government is committed to supporting people to manage their money better and included in their *Programme for Government* a policy commitment to create the UK's first free national financial advice service. They have asked CFEB to develop the service based on the existing money guidance service, Moneymadeclear™.

As a consequence, CFEB and NOMS have begun to think about how this new service could work in prison settings and with offenders in the community. In the meantime CFEB have provided Nacro⁶ with funding to deliver staff training until March 2011.



Offending by ex-prisoners alone costs society over **£11 billion a year**.⁹

Introduction to NOMS' work on rehabilitation

In 2002, the Social Exclusion Unit published the report '*Reducing Re-offending by Ex-prisoners*'. This listed seven fundamental issues that contribute to re-offending. Personal finance was cited as an undeniable thread that linked those issues which included debt and lack of access to benefits⁷.

The report highlighted that over half of prisoners are reconvicted within two years of leaving prison and offending by ex-prisoners alone costs society over £11 billion a year. In recognition of the extent of this problem, the government launched the *Reducing Re-offending Delivery Plan* in November 2005.

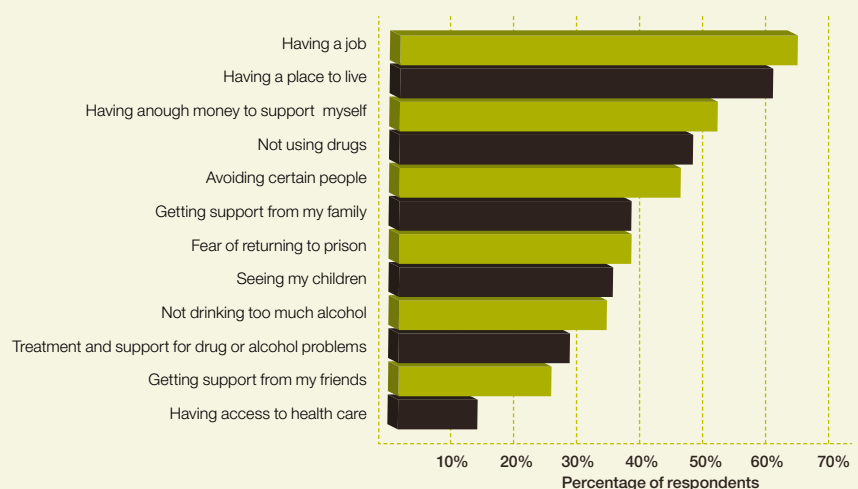
In response to the delivery plan, the National Offender Management Service (NOMS) developed seven pathways towards reducing the re-offending rate of ex-prisoners. These were: **accommodation; skills and employment; health; drugs and alcohol; finance, benefit and debt; children and families; and attitudes, thinking and behaviour.**

NOMS believes that working towards these pathways, which are all very interrelated, will lead to a real and demonstrable reduction in re-offending.

The graph below identifies the key factors which short-sentenced prisoners indicate are important to stopping/preventing future re-offending on release⁸. The four factors: having a job; having a place to live; having enough money to support oneself and not using drugs are among the top five reasons listed in the survey for not going on to re-offend. All of these factors directly involve money and money management. Below, we provide more detail on why these factors are so important.

In 1997, over half of prisoners were re-convicted within **two years** of leaving prison.¹⁰

Factors in stopping re-offending as reported by short-sentenced prisoners



Why does financial capability for offenders matter?

As the Social Exclusion Unit report identified, finance, benefit and debt issues are inextricably tied to many other key factors which exacerbate re-offending.

Ensuring ex-offenders have enough lawfully-obtained money to live on is key to their rehabilitation and to reducing temptation into re-offending, but many face significant problems achieving financial security. NOMS' assessments in 2008 suggested over 23,000 offenders had financial problems linked to their offending (this reflects similar research showing 41% of prisoners have a finance, benefit and debt need.¹¹) Low incomes, debt, disrupted access to benefits advice and insufficient income on release from prison all add to the problem.

NOMS' aim is to ensure that offenders in custody and the community have access to financial and advice services that will address money-related issues, maximising income and reducing debt to help prevent re-offending. A key element of this work is to develop close partnership working between prison and probation services, and voluntary and community sector providers who are willing to work with offenders.

Finance Gap: For many, the 'finance gap' on discharge from prison presents a significant challenge for many offenders to 'go straight' on release. At £46, the discharge grant they receive, coupled with typical delays of two weeks or more to receive benefits, can lead to re-offending in order to make ends meet¹².

Pre-release support in understanding this challenge and post-release support can ensure swift attendance at the Job Centre Plus to apply for the relevant entitlements that will help to ensure a stable transition/integration into the community.

Employment, bank accounts and identification: many ex-offenders who are offered a job on release from prison experience problems when trying to open a bank account if they do not have the correct identification or paperwork (e.g. proof of address, recent utility bill etc). This can have serious consequences if it means they have to turn down an offer of legal employment as a result.

Advice services within prison and on release can provide offenders with the information, advice and support they need to know how to open and manage their own bank account, including using cash machines, debit cards and paying bills.

Accommodation/rent: Many offenders lose their accommodation during their time in prison, and those with families may fall into rent or mortgage arrears caused by a reduction of income during the prison sentence. Although resettlement teams are increasingly securing accommodation for offenders on release, about a third of prisoners have no settled

More than 50% of short-sentenced prisoners reported that having enough money was a key factor in stopping re-offending.¹³

Around a third of prisoners about to leave prison said that they had nowhere to stay.¹⁴

Stable accommodation can make a difference of over 20% in terms of reduction in reconviction.¹⁵

accommodation to go to when they are released. Many ex-offenders are also being judged to be 'intentionally homeless' when they approach the council for support.

Stable accommodation – either with the offender's family or independently – can help reduce re-offending by providing a secure environment in which to live, enabling them to open a bank account, receive benefits and find regular employment. Without stable accommodation, ex-offenders will be less likely to receive their benefits regularly or find legal employment. Relying on 'friends' for accommodation can mean that ex-offenders are mixing with the people who influenced their offending behaviour in the first place, seriously increasing the risk of re-offending.

Timely access to advice can, among other things, prevent or reduce rent or mortgage arrears to sustain an offender's existing accommodation for their release; secure accommodation for an offender on release; ensure access to benefits for the payment of rent and advocate on behalf of an offender if they are refused support from the local authority. Such services can greatly reduce the risk of re-offending.

Debt: Many offenders face debt problems; indeed some prisoners are in prison because of debt. The Social Exclusion Unit's 2002 report quoted that 48% of those questioned had a history of debt. Without support and advice within prison, it is often difficult for offenders to deal with outstanding debt issues. Debt can also present problems for offenders and their families both during their sentence and after release. While the pressure of debt can make resettlement within the family more difficult, evidence shows that maintaining stable relationships can reduce the risk of re-offending.

Advice and support with debt problems can make the difference between clearing debt or negotiating with creditors and leaving prison with increased debt. The Social Exclusion Unit reported that for a third of prisoners (in 2002), existing debt problems had worsened in prison. Advice staff can support offenders to deal with their priority and non-priority debts, making sure that the situation is not made worse by their stay in prison. Cases of benefits continuing to be paid while an offender is in prison causing overpayments which must be paid back are not uncommon.

Families: Money matters have a severe impact on families during the prisoner's sentence and after release. 60% of families of offenders report that a family member being imprisoned has made them less well off.¹⁷ This could be due to loss of income due to 'unemployment' while in prison, loss of child maintenance or even an increase in the insurance premiums they are required to pay.

Research shows that 48% of prisoners have a history of debt.¹⁶

Access to advice and support could enable offenders to ensure their family is maximising their benefit entitlements and that housing benefit is continued.

Overview of financial activities in the Criminal Justice System

A wide range of financial support and capability projects and programmes are already operating across England and Wales, both within prison settings and in the community working with probation services.

Citizens Advice activity

The Citizens Advice pamphlet *'What works – The Citizens Advice service in prisons and probation sessions'* highlights a range of existing services, projects and courses which already operate in prisons and probation services across the country and which are reaching this vulnerable but important audience.

CAB services provide advice and financial capability training in 57 prisons and 30 probation settings across England and Wales. CAB advisers provide generalist and specialist advice on debt and benefits, as well as engaging with specialist professionals.¹⁸ Over 40 bureaux deliver financial capability sessions to prisoners or ex-offenders, or to the frontline staff who work with them.



For example:

Bedworth, Rugby and Nuneaton CAB runs financial capability courses over two bail hostels in Nuneaton and Leamington Spa managed by Warwickshire Probation services. The courses cover money management, including budgeting skills, income maximisation, opening bank accounts, credit unions and bailiffs. It aims to provide residents with essential money management skills and information to enable them to integrate into the community on release.

Kensington and Chelsea CAB has been running outreach services at HMP Wormwood Scrubs since 1989, and established the full time-service in 1994. Today a team of advisers interview about 60 prisoners a week.

In 2002, this service was highlighted as good practice in the Social Exclusion Unit's *'Reducing re-offending by ex-prisoners'* report and at the time it was the only CAB operating full-time in a prison in the country. The report acknowledged then that the majority of the advice issues were around housing, benefits and legal matters.

South East – The Citizens Advice Finance Benefit & Debt Service runs telephone-based consultancy and casework support to probation service clients in Kent. Offender Managers can call a CAB consultancy line to discuss their clients' problems or refer them to a CAB advisor. Casework is mostly carried out by telephone or letter.



Bureaux services across the South East offer face-to-face casework services in a number of prisons and probation settings, and aim to work with partner organisations to provide similar services across the region.

North East – Citizens Advice North working in partnership with the Prison Service, the Probation Service, the Legal Services Commission and local bureaux in the North East have developed a programme called ROTA – Reducing offending through advice. In this scheme CAB prison advice and development workers work alongside resettlement teams in four prisons in the north east and provide face-to-face advice to offenders and their families.

The Consumer Financial Education Body (CFEB)

Prior to the establishment of CFEB, the FSA as part of the *National Strategy for Financial Capability*, began working with NOMS to develop products and services to assist offenders with their financial capability.

In 2007 as part of the FSA's Financial Capability Innovation Fund, NOMS published a guide to assist prison and probation staff, as well as services in the voluntary sector to signpost offenders to financial capability training, debt advice and financial services.

'Signposting Offenders to Financial Capability Training, Debt Advice and Financial Services' was the first joint publication between NOMS and the FSA. It aimed to highlight the relevance of 'Finance, Benefit and Debt' among probation offices and raise awareness of all existing financial capability services to ensure that staff working with offenders could signpost clients to courses and programmes available in their area.

In 2008, NOMS and the FSA worked together to assess the best way to engage with, and increase the financial capability of offenders.

NOMS and the FSA funded two pilot projects to work directly with offenders delivered by local Citizens Advice Bureaux. They also funded a third project to work with professionals working with offenders. This was delivered by the crime reduction charity Nacro. All three are detailed below.

Assessment of each of the pilot projects showed that they achieved varying levels of effectiveness in terms of reach, value for money and scaling up more widely. They were assessed on the pitch of the **content**, the **processes** by which the session was delivered and logistics of organising the sessions and on the **outcomes** for the offenders.

The projects findings are outlined on the following pages:

PROJECT 1»

Prison Setting

Prison setting training for offenders and staff delivered by the Vale of Glamorgan Citizens Advice Bureau (CAB), in conjunction with NOMS Cymru.

In April 2008 the Vale of Glamorgan CAB began working with prisoners in two prisons in South Wales in conjunction with NOMS Cymru to increase their financial capability. The project

was funded jointly by the FSA and NOMS.

The programme provided financial capability guidance directly to offenders through one to one 'surgery' sessions and group workshops. Alongside this the CAB also provided peer and staff training to raise awareness of the programme running in prisons for offenders, and encourage them to refer offenders with financial capability needs to it.

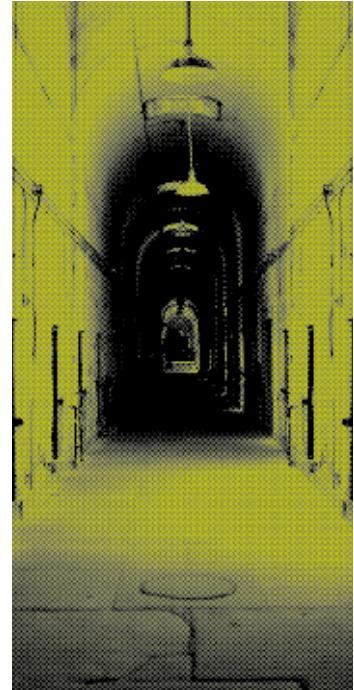
Overall, the project met its target for reach to offenders. Between April 2008 and March 2010, 552 offenders from the two prisons taking part in the programme attended workshops (beating the combined two year target of 544) and a further 266 offenders attended CAB's one-to-one advice surgeries, in this case lower than the original target of 350 offenders.

One of the prisons encountered a number of **logistical challenges** in facilitating the advice and workshop sessions. There were difficulties with the appointment booking process; providing rooms for advice; awareness of when the sessions would be conducted and the availability of staff to escort CAB advisors without keys within the prison. This experience highlights the challenge of developing any new advice service, but emphasises the specific difficulties in working in a prison setting.

A further challenge facing the CAB advisors was that they did not have any internet or phone access in the prison. This meant that they were unable to access the offender's existing CAB file on-line, and were not able to make calls on behalf of the offender during the appointment. This is, inevitably, a significant issue to consider when working in prisons.

The **outcomes for offenders**, which were measured by self-reported improvements in knowledge and confidence, were wholly positive. Offenders reported that they found the content relevant and helpful and over half left the workshops feeling confident about financial capability issues such as their ability to create a budget, choose a bank account and find money advice and help.

Those receiving one-to-one advice were confident about how they would address their particular issue and some benefitted from the intervention of the CAB advisor with their creditors. Some, however, commented that they would have welcomed the support on arrival to





prison as well as at discharge.

Both staff and peer information advisors responded positively to the **content** of their awareness training and felt that it was pitched at the right level.

Conclusion: The **Prison** model is effective in improving prisoners' financial capability. The provision of this training to prisoners within prisons can produce statistically significant increases in their financial capability. With senior management buy-in and a joined up working approach by staff, the logistical problems can be overcome and deliver a more effective service to offenders.

If you are interested in working with offenders in a prison setting, or would like to find out more about how the project was developed and continues to run, please contact: Chris Lyndon - chris.lyndon@valecab.org.uk

PROJECT 2»

Probation Setting

Probation setting training delivered by the Portsmouth CAB in conjunction with Hampshire Probation

A two year project with Portsmouth District CAB worked with offenders serving their sentence in the community and in hostels, and with Offender Managers (OMs) in partnership with Hampshire Probation Service and the South East Director of

Offender Manager (DOM) office to increase their financial capability.

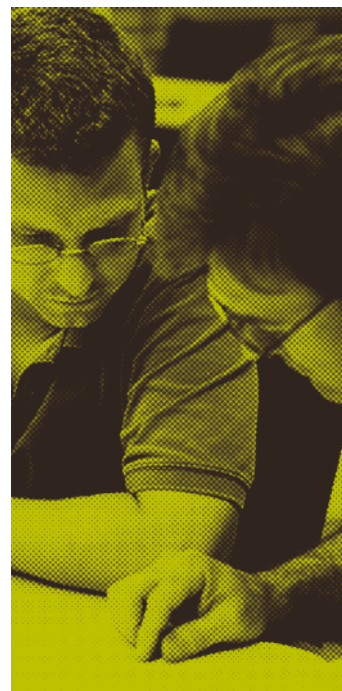
This programme provided financial capability guidance directly to offenders through CAB's **Gateway Assessments*** and one-to-one training sessions in the community, along with workshops delivered in Approved Premises. The project also contained training for OMs to raise awareness of the programme running for offenders in the Hampshire probation area, and to encourage them to identify financial capability needs among offenders and refer them to this programme.

This pilot model encountered many challenges and difficulties in delivery which had an impact on the project's overall success and assessment of its outcomes. Nevertheless, there were some positive benefits for some of the participants.

By the end of March 2010, 94 OMs had been trained by CAB advisors, falling short of the first year's target of 200 and the second year's target of 70. CAB staff delivering the programme felt there was a need to raise the profile of the project to recruit a wider range of OMs in Hampshire beyond those who registered for this training (mostly voluntarily). Many OMs did not register to attend the two hour training session delivered by CAB advisors. For OMs that did attend the training, the assessment showed that other competing priorities in their workload reduced their ability to refer offenders to the training.

The pilot project delivered 180 Gateway Assessments, through one-to-one or group workshops. Although 82 individuals attended one-to-one sessions and 68 individuals attended group workshops, these figures did not meet the anticipated target of 175 in Year 1 and 75 in Year 2 respectively. CAB staff encountered difficulty in ensuring that offenders attended appointments or group sessions. It was also clear that the rolling programme of two hour seminars over a six-week period was not conducive to reaching offenders. A one or two day workshop would have been a more effective way of engaging with individuals and embedding financial capability knowledge and understanding in one go. Placing more compulsion on attendance would also have improved take-up.

Once engaged with the programme, however, most offenders found the **process** of referral to the one-to-one session straightforward. However, while many offenders commented that they were encouraged by the support they received from their OM, many still dropped out of





the sessions, did not attend follow up one-to-one guidance and advice sessions.

Responses from offenders attending group workshops in their hostels found them convenient, although some feedback suggested that the training to those who had served custodial sentences would have been better timed before their release from prison.

The **content** of all the training delivered by the CAB advisors was highly rated and over 80% of questionnaires completed at the end of either one-to-one or workshop training rated the pitch of the training as about right.

The OMs reported they found their financial capability training useful in raising their confidence in dealing with basic financial guidance and in helping to identify offenders with high levels of Finance, Benefit and Debt (FBD) needs and to refer them to the CAB to undertake a Gateway Assessment.

The **outcomes** for offenders indicated some positive, but not universal, improvements in knowledge and confidence across the topics covered (claiming benefits, debt, budgeting, banking, borrowing and saving, money and the internet, income/self-assessment and insurance and pensions). The sessions also raised awareness around bank accounts and insurance for those with a conviction.

Conclusion: The **Probation** model was the least effective project among the three piloted in terms of engaging with offenders. The numbers seen through the project were low because the take-up and engagement of offenders was low. Not enough OMs participated in the financial capability training they were offered, partly because the training was not compulsory – they could sign up voluntarily, but also because of many conflicting priorities in their existing workload. As a result, not as many offenders were referred to the project overall, and many of those who were, found it difficult to attend appointments or workshops arranged once they were dealing with readjustment to life in the community. Feedback from offenders suggested that those who had served custodial sentences would have welcomed the training while they were still in prison. Those who did engage with the project expressed a need for more follow-up support from either the CAB staff or the OMs to ensure that improvements that they made to their financial capability were translated into action.

** **Gateway Assessments** are conducted by CAB staff to assess whether an offender would benefit from financial capability training, but also to identify whether there are urgent advice and support needs.*

If you are interested in working with offenders in the community, or would like to find out more about how the project was developed, please contact: Dawn Lemmon on 02392 855 857 or dawn.lemmon@portsmouthcab.org.uk

PROJECT 3»

National Training

Staff training delivered by the crime reduction charity, Nacro

Nacro designed and delivered a (now accredited) national training programme for prison, probation, and voluntary sector staff working with offenders to enable them to deliver financial capability to offenders.

Attendees to the course came from a range of prison, probation and voluntary sector occupations. In terms of **reach**, the project exceeded its target of 180 with 245 staff trained between April 2009 and March 2010. Most (76%) went on to use their learning to assist offenders.

85% of attendees of the training rated the course **content** and pitch excellent. After the two-day training course, 80% of staff felt knowledgeable about financial matters facing offenders and confident in their ability to provide financial information to offenders and answer their queries, suggesting that the **process** of delivering the training was effective.

The **outcomes** for offenders were harder to assess for this project, who were being trained by the trainees (prison/probation staff) and not directly. However a small qualitative study showed that offenders had responded positively to the content of the course and were taking action to address their financial concerns.

Conclusion: The **Prison staff training** model enjoyed great success in terms of process, content and outcomes for delegates. The assessment shows increases in confidence and knowledge by prison staff to deliver financial capability to offenders, resulting in 70% delivering financial capability guidance directly to offenders on a one to one basis, and 10% delivering formal training sessions.





Opportunities for Citizens Advice Bureaux

There are many existing projects and programmes being run in prisons and in the community in partnership with probation teams to deliver financial capability to offenders. Some of these have been presented in this briefing. As the Citizens Advice service develops its national strategy to deliver more preventative work in the area of debt, money and financial capability there will be more opportunities for trained advisers in this area to develop partnerships with local prisons and probation teams.

It is, of course, worth bearing in mind that investment in such projects from NOMS will only be on the basis of what is proven to be effective and to provide value-for-money from the public purse – in this case from the regional Directors of Offender Management (possibly via prison governors or probation trusts).

This briefing has highlighted some of the existing work established in the important area of finance, benefit and debt, as well as financial capability generally, and we hope that it goes some way to assist any bureau which is considering developing projects with their local prison or probation service.

Key issues to bear in mind when working with offenders

In summary, there are some key issues and considerations for bureaux looking to or already working with offenders, probation and on the prison estate. A selection of these taken from the three main projects referred to above are outlined below. These may help to inform the development of future projects.

Buy-in from Senior Management

Probably the most important first step on the way to developing any new project is ensuring buy in from senior management (within prisons or probation trusts).

Without the support and cooperation from senior management, it is unlikely that other staff will be as engaged in the project as they might otherwise be. At its simplest level, this support can ensure that a bureaux advisor working in prisons, is met and accompanied to advice sessions and that rooms are made available. Their support should demonstrate commitment to the finance, benefit and debt work, an area which has not always received equal focus among the many other (reducing re-offending) priorities that staff face.

Working in a Prison – logistics

Inevitably, developing a programme in a prison setting will involve a range of familiar and unfamiliar logistical problems. Issues include:

Access to the prisoners – all visitors to the prison will need to be met and accompanied to a designated place with a member of staff.

Confidential discussion area – like many buildings, space can be short in prisons but a consistent and private place for advice sessions is essential, particularly when providing advice around money matters and financial issues.

Booking one-to-one sessions – some prisons have experienced challenges around the booking of appointments for offenders, due to confusion over days and times of appointments, availability of rooms and confirmation of appointments being provided. Clearly to avoid disappointment and to gain the maximum benefit from the bureaux advisors' time, it is important that a system works. Buy-in from senior management, availability of rooms and partnership working with prison staff can ensure that this is facilitated.

Other issues to be aware of include:

- Regular movement of offenders to other prisons which could impact on those attending a series of workshops or appointments.
- Balancing needs of offenders recently sentenced and those soon to be released. Both groups may have pressing needs. Good practice would ensure access to advice on finance, benefit and debt issues at key stages of an offender's stay in prison, and provide on-going referrals during their sentence.



Working with Probation – logistics

Recognising the challenges facing Offender Managers (OMs) – OMs often have very heavy caseloads of offenders who they need to manage in the community. They may find it difficult to engage as pro-actively with advice services as they would like due to the changing circumstances facing other offenders they are managing. Again, while most OMs recognise the importance and the significance of addressing finance, benefit and debt, their caseload, and other competing priorities, may impact on their ability to engage.

Rehabilitation in the community – Many offenders who have led chaotic lives before entering prison may not be as adept as other clients at making and keeping appointments made. Some experiences have shown that working in hostels helps to ensure appointments are kept, but, when offenders are living independently, other activities might prevent them from attending an appointment. Of course, to ensure maximum benefit from an advisor's time, it is crucial to minimise this risk.



General issues

The pilot projects also identified the following issues:

- One or two day workshops covering financial capability subjects are often more effective in reaching, and engaging with offenders, than a rolling programme of short seminars offered over the course of several weeks.
- It might help to consider making attendance at financial capability workshops compulsory. If an offender has to 'opt out' of attending an appointment or workshop rather than 'opt in', attendance and the benefits gained from that attendance will naturally be much higher.
- It is helpful for bureaux advisors and/or OMs to follow up with offenders on how they are putting their newly learned financial capability into practice. Leaving the offender to themselves following attendance at a workshop or a one-to-one appointment may not lead to as much action taken to improve matters such as addressing debt issues, opening a bank account, applying for all benefit entitlements etc without some more interaction with a respected person of authority. Making a commitment to a person in authority to take action – and knowing that that person will follow it up – creates a stronger incentive to act.

Conclusion:

An increasing number of bureaux are gaining expertise in addressing the advice and financial capability needs of prisoners and ex-offenders, with a diverse range of positive outcomes as a result. There is also a strong interest from government in work which increases the effectiveness of rehabilitation and prevents re-offending.

We hope this publication has been helpful in outlining some experiences of the work that has been done so far, and encourage bureaux to engage with this important agenda.

Resources

Please see some of the sources below for more information on projects, research or support available in the area of offenders, re-offending and financial capability.

Citizens Advice

www.citizensadvice.org.uk

'Locked Out: CAB evidence on prisoners and ex-offenders' (2007) www.citizensadvice.org.uk/index/campaigns/policy_campaign_publications/evidence_reports/er_legalaffairs/locked_out

'What works: The Citizens Advice service in prisons and probation sessions' (April 2007)

See the CABlink intranet for details of which bureaux work in prisons www.cablink.org.uk/index/initiatives_projects/prisons_and_probation_development.htm

See CABlink for the financial capability bureau contact list, which had details of bureaux which deliver financial capability to offenders or ex-offenders and are ready to give tips to other bureaux about how to do so. http://www.cablink.org.uk/index/initiatives_projects/money_advice_and_financial_capability/financial_capability_home/financial_capability_publications.htm

Consumer Financial Education Body

www.cfefbuk.org.uk

Details and assessments of the three projects supported by CFEB and NOMS are available on the website.

The research referred to in this briefing including the Baseline Survey and the Wellbeing report, is available to download from the CFEB website - www.cfefbuk.org.uk/about_us/publications/index.shtml

NACRO

www.nacro.org.uk

Nacro reduces crime by changing lives. They work with the most disadvantaged people, offenders and those at risk of offending, to help them find positive alternatives to crime and to achieve their full potential in our society.

NACRO has been working in partnership with NOMS and CFEB to deliver financial capability training to prison and probation offices to assist them in their re-settlement work.

Resettlement Plus: Phone 020 7840 6464 (Monday–Friday 9am–5pm) or email: helpline@nacro.org.uk

For more information, please contact: Raj Patel on 020 7840 7200 or raj.patel@nacro.org.uk

Sheffield Hallam Community Justice Portal

www.shu.ac.uk/research/hccj/cjp.html

The Community Justice Portal is a one-stop-shop for all the latest news, publications and details of events for the Community Justice Sector.

UNLOCK

www.unlock.org.uk

UNLOCK - the National Association of Reformed Offenders - is an independent charity and membership organisation, led by reformed offenders, aiming to achieve equality for people with previous convictions.

UNLOCK is well aware of the multiple difficulties faced by offenders in the area of financial services and financial inclusion and has developed a range of resources and projects to support offenders with issues around banking, insurance and financial capability.

UNLOCKing Banking, UNLOCKing Insurance and UNLOCKing Financial Capability are three of the projects they have developed in the area of Financial Inclusion. The organisation has brought Government, the banking and insurance industry together to work towards national agreements and protocols for prison/bank relationships and to change the attitudes of mainstream insurers towards offenders.

For more information about these projects please contact Chris Bath on 01634 247350 or chris.bath@unlock.org.uk

References

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² Financial Capability in the UK: Delivering Change, FSA (2006)

³ Financial Capability and Wellbeing: Evidence from the BHPS, CFSA Occasional Paper Series 34, FSA, Taylor M, Jenkins S, Sacker A (2009)

⁴ Cabinet Office, Social Exclusion Unit 'Reducing Re-offending by ex-prisoners', p.70 (2002)

⁵ Financial Capability and Wellbeing: Evidence from the BHPS, CFSA Occasional Paper Series 34, FSA, Taylor M, Jenkins S, Sacker A (2009)

⁶ Nacro, a crime reduction charity

⁷ Reducing Re-offending by Ex-prisoners - Social Exclusion Unit, (2002)

⁸ Managing offenders on short custodial sentences, National Audit Office (10 March 2010). Surveying Prisoner Crime Reduction provisional data.

⁹ NOMS/FSA Signposting Offenders to Financial Capability Training, Debt Advice and Financial Services, page 9, (2007)

¹⁰ Cabinet Office, Social Exclusion Unit 'Reducing Re-offending by ex-prisoners', Summary, p.1 (2002)

¹¹ NOMS Cymru, from assessments of OASys (Offender Assessment System) data in 2007/08.

¹² Cabinet Office, Social Exclusion Unit 'Reducing Re-offending by ex-prisoners', p.107 (2002)

¹³ Managing offenders on short custodial sentences, National Audit Office (10 March 2010)

¹⁴ Cabinet Office, Social Exclusion Unit 'Reducing Re-offending by ex-prisoners', p.95 (2002)

¹⁵ Cabinet Office, Social Exclusion Unit 'Reducing Re-offending by ex-prisoners', p.94 (2002)

¹⁶ Cabinet Office, Social Exclusion Unit 'Reducing Re-offending by ex-prisoners', p.105 (2002)

¹⁷ NOMS/FSA Signposting Offenders to Financial Capability Training, Debt Advice and Financial Services, p.9, (2007)

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